



Order Filed on September 27, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
Legacy Mortgage Asset Trust 2020-GS5

In Re:  
Kenneth J. Olewinski,  
  
Debtor.

Case No.: 18-31567 MBK

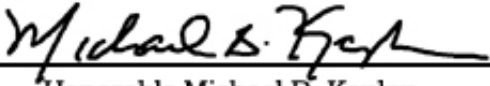
Adv. No.:

Judge: Michael B. Kaplan

### CONSENT ORDER CURING POST-PETITION ARREARS

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

**DATED: September 27, 2021**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: Kenneth J. Olewinski

Case No: 18-31567 MBK

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Legacy Mortgage Asset Trust 2020-GS5, holder of a mortgage on real property located at 92 Oak Lane, Edison, NJ, 08817, Denise Carlon, Esq. appearing, upon a consent order curing post-petition arrears, and this Court having considered the representations of attorneys for Secured Creditor and Scott D. Sherman, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 18, 2021, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2020 through August 2021 with \$385.68 in suspense for a total post-petition default of \$20,775.38 (5 @ \$1,873.36, 6 @ \$1,965.71 less \$385.68 suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$20,775.38 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2021, directly to Secured Creditor SPS, Inc., P.O. Box 65450, Salt Lake City, UT 84165 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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I hereby agree and consent to the above terms and conditions:

Dated: 9/17/2021

/s/ **Denise Carlon**

DENISE CARLON, ESQ., ATTORNEY FOR SECURED  
CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 9/17/2021

/s/ **Scott D. Sherman**

SCOTT D. SHERMAN, ESQ., ATTORNEY FOR DEBTOR